

Information to identify the case:

Debtor 1: Barbara D Irizarry	Social Security number or ITIN: xxx-xx-1506
First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Social Security number or ITIN: _____
First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court: District of New Jersey	Date case filed in chapter: 13 1/22/18
Case number: 18-11251-ABA	Date case converted to chapter: 7 1/21/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Barbara D Irizarry	
2. All other names used in the last 8 years	aka Barbara D Bautista	
3. Address	297 Cohansey Street Bridgeton, NJ 08302	
4. Debtor's attorney Name and address	Terry Tucker Terry Glen Tucker, P.C. 80 West Broad Street Bridgeton, NJ 08302	Contact phone (856) 453-7440
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 1/24/19
7. Meeting of creditors	February 25, 2019 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/26/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Barbara D Irizarry
Debtor

Case No. 18-11251-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 36

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db	+Barbara D Irizarry, 297 Cohansey Street, Bridgeton, NJ 08302-1550
tr	+Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
517289073	+Cohanzick Orthopedic, 70 manheim Ave., Bridgeton, NJ 08302-2136
517289074	+Countryside Village, 99 Deerfield Dr., Bridgeton, NJ 08302-4271
517859197	+HELMER, CONLEY & KASSELMAN PA, c/o SKLAR LAW LLC, ANDREW SKLAR, ESQUIRE, 1200 LAUREL OAK RD, STE 102, VOORHEES, NJ 08043-4317
517289078	Mariner Finance, 3650 E. Landis Ave. Unit 19, Vineland, NJ 08361
517412337	+Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
517289081	+Randolph Walzer, 2042 W. County Line Rd. Unit 8, Jackson, NJ 08527-2010
517289083	T-Mobile, 12920 SE 38th Street, Bridgeton, NJ 08302
517338018	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: terrytucker@comcast.net Jan 24 2019 23:36:09 Terry Tucker, Terry Glen Tucker, P.C., 80 West Broad Street, Bridgeton, NJ 08302
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 24 2019 23:37:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 24 2019 23:37:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517289068	+EDI: RMSC.COM Jan 25 2019 04:13:00 American Eagle, PO Box 530942, Atlanta, GA 30353-0942
517289069	+E-mail/Text: bk@avant.com Jan 24 2019 23:37:45 Avant, 222 N. La Salle St., Chicago, IL 60601-1101
517289070	+EDI: WFNNB.COM Jan 25 2019 04:13:00 Boscov's, PO Box 183003, Columbus, OH 43218-3003
517289071	+EDI: CAPITALONE.COM Jan 25 2019 04:13:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517394820	EDI: BL-BECKET.COM Jan 25 2019 04:13:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517289072	+EDI: CHASE.COM Jan 25 2019 04:13:00 Chase Card Service, PO Box 15298, Wilmington, DE 19850-5298
517289075	+EDI: RCSFNBMARIN.COM Jan 25 2019 04:13:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517289076	+EDI: RMSC.COM Jan 25 2019 04:13:00 JC Penney, PO Box 965009, Orlando, FL 32896-5009
517289077	+EDI: CBSKOHLS.COM Jan 25 2019 04:13:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
517412319	EDI: RESURGENT.COM Jan 25 2019 04:13:00 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517412201	EDI: MERRICKBANK.COM Jan 25 2019 04:13:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517289079	+EDI: MERRICKBANK.COM Jan 25 2019 04:13:00 Merrick Bank, 10705 South Jordan Gateway Suite 200, South Jordan, UT 84095-3977
517386056	+EDI: MID8.COM Jan 25 2019 04:13:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517289080	+EDI: RMSC.COM Jan 25 2019 04:13:00 Old Navy, PO Box 530942, Atlanta, GA 30353-0942
517410508	EDI: Q3G.COM Jan 25 2019 04:13:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517400645	EDI: Q3G.COM Jan 25 2019 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517292442	+EDI: RMSC.COM Jan 25 2019 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517416608	+EDI: RMSC.COM Jan 25 2019 04:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517313688	+EDI: AIS.COM Jan 25 2019 04:13:00 T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517430713	+E-mail/Text: bncmail@w-legal.com Jan 24 2019 23:37:25 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517289084	EDI: TFSR.COM Jan 25 2019 04:13:00 Toyota Financial, 4 Gatehall Dr #300, Parsippany, NJ 07054
517289082	+EDI: WTRRNBNBANK.COM Jan 25 2019 04:13:00 Target, PO Box 9500, Minneapolis, MN 55440-9500
517289085	+EDI: RMSC.COM Jan 25 2019 04:13:00 Walmart, PO Box 960024, Orlando, FL 32896-0024 TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 36

Date Rcvd: Jan 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Andrew Sklar on behalf of Creditor Helmer Conley & Kasselman PA andy@sklarlaw.com,
dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@blankrome.com, bkgroup@kmllawgroup.com
Michael S. Greenblatt on behalf of Creditor Countryside Village Apartments
michellebank@gllawoffice.com
Terry Tucker on behalf of Debtor Barbara D Irizarry terrytucker@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8